

Information to identify the case:

Debtor 1	<u>Daniel Samuels</u>	Social Security number or ITIN	xxx-xx-8974
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Josetta N Samuels</u>	Social Security number or ITIN	xxx-xx-8539
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-35350-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Daniel Samuels

Josetta N Samuels

4/18/19

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Daniel Samuels
 Josetta N Samuels
 Debtors

Case No. 18-35350-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 36

Date Rcvd: Apr 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2019.

db/jdb +Daniel Samuels, Josetta N Samuels, 2105 Rhododendron Ct., Mays Landing, NJ 08330-2455
 cr +Mariner Finance LLC, 8211 Town Center Dr, Nottingham, MD 21236-5904
 517945787 +Atlantic County District Court, 1201 Bacharach Blvd, Atlantic City, NJ 08401-4526
 517945788 +Atlantic County Superior Court, 1201 Bacharach Blvd, Special Civil Part,
 Atlantic City, NJ 08401-4510
 517945790 +Central Credit Service LLC, PO Box 390916, Minneapolis, MN 55439-0911
 517945796 +Dept of Ed/Navient, 123 Justison Street, 3rd Floor, Wilmington, DE 19801-5360
 517945798 +GreatPlains Finance, LLC, Cash Advance Now, PO Box 569, Hays, MT 59527-0569
 517945804 +Mariner Finance, 3650 E Landis Avenue, Vineland, NJ 08361
 518127889 +MidFirst Bank, Rebecca A. Solarz, Esquire, 216 Haddon Avenue, Ste. 406,
 Westmont, NJ 08108-2812
 517945806 +Midland Mortgage, PO Box 26648, Oklahoma City, OK 73126-0648
 517945807 Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex,
 Trenton, NJ 08625-0112
 517945809 +Rubin & Rothman, LLC, 1787 Veterans Highway, Attorneys For Plaintiff,
 Islandia, NY 11749-1500
 517945811 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State Of New Jersey, P.O. Box 245,
 Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245)
 517945814 +WF/Home Projects, PO Box 14517, Des Moines, IA 50306-3517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QBTHOMAS.COM Apr 19 2019 04:08:00 Brian Thomas, Brian Thomas, Esq,
 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 19 2019 00:40:37 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Apr 19 2019 00:40:33 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517945786 +EDI: AFNIRECOVERY.COM Apr 19 2019 04:08:00 AFNI, Po Box 3097,
 Bloomington, IL 61702-3097
 517945789 +EDI: MERRICKBANK.COM Apr 19 2019 04:08:00 Carson Smithfield, LLC, PO Box 9216,
 Old Bethpage, NY 11804-9016
 517945791 EDI: WFNNB.COM Apr 19 2019 04:08:00 Comenity Bank/Avenue, PO Box 182789,
 Columbus, OH 43218-2789
 517945792 EDI: WFNNB.COM Apr 19 2019 04:08:00 Comenity Bank/LNBRYANT, PO Box 182789,
 Columbus, OH 43218-2789
 517945793 +EDI: WFNNB.COM Apr 19 2019 04:08:00 ComenityCapital/Gem Account, PO Box 182120,
 Columbus, OH 43218-2120
 517945794 +E-mail/Text: kzoepfel@credit-control.com Apr 19 2019 00:40:39 Credit Control, LLC,
 5757 Phantom Dr. Ste 330, Hazelwood, MO 63042-2429
 517945795 +EDI: RCSFNBMARIN.COM Apr 19 2019 04:08:00 Credit One Bank, PO Box 98872,
 Las Vegas, NV 89193-8872
 517945797 +EDI: AMINFOFP.COM Apr 19 2019 04:08:00 First Premier Bank, 3820 N. Louise Avenue,
 Sioux Falls, SD 57107-0145
 517945799 +E-mail/Text: collections@greentrustcash.com Apr 19 2019 00:41:22 Green Trust Cash,
 PO Box 340, Hays, MT 59527-0340
 517945802 EDI: IRS.COM Apr 19 2019 04:08:00 Internal Revenue Service, P.O. Box 744,
 Special Procedure Branch, Springfield, NJ 07081
 517945803 +EDI: RESURGENT.COM Apr 19 2019 04:08:00 LVNV Funding LLC, PO Box 1269,
 Greenville, SC 29602-1269
 517945805 +EDI: MERRICKBANK.COM Apr 19 2019 04:08:00 Merrick Bank,
 10705 S. Jordan Gateway, Suite 200, South Jordan, UT 84095-3977
 517945808 EDI: PRA.COM Apr 19 2019 04:08:00 Portfolio Recovery, 120 Corporate Blvd Ste 1,
 Norfolk, VA 23502
 517945810 EDI: NEXTEL.COM Apr 19 2019 04:08:00 Sprint, Po Box 105243, Atlanta, GA 30348-5243
 517945812 +EDI: RMSC.COM Apr 19 2019 04:08:00 Synchb/Synchrony Home, PO Box 95036,
 Orlando, FL 32896-0001
 517948587 +EDI: RMSC.COM Apr 19 2019 04:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517945813 EDI: TFSR.COM Apr 19 2019 04:08:00 Toyota Motor Credit Corp, 5005 N River Blvd Ne,
 Cedar Rapids, IA 52411
 517966755 EDI: BL-TOYOTA.COM Apr 19 2019 04:08:00 Toyota Motor Credit Corporation,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 517968157 EDI: BL-TOYOTA.COM Apr 19 2019 04:08:00 Toyota Motor Credit Corporation,
 Elizabeth L Agolla, c/o Becket & Lee LLP, PO Box 3001, Malvern, PA 19355-0701
 TOTAL: 22

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 36

Date Rcvd: Apr 18, 2019

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
517945801* Internal Revenue Service, Po Box 725 Special Procedures Fuction, Springfield, NJ 07081
517945800* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 20, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2019 at the address(es) listed below:

Brian Thomas on behalf of Trustee Brian Thomas brian@brianthomaslaw.com,
bthomas@ecf.axosfs.com
Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.axosfs.com
Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor MIDFIRST BANK rsolarz@kmlawgroup.com
Seymour Wasserstrum on behalf of Joint Debtor Josetta N Samuels mylawyer7@aol.com,
ecf@seymourlaw.net
Seymour Wasserstrum on behalf of Debtor Daniel Samuels mylawyer7@aol.com, ecf@seymourlaw.net
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7